



# 2023

## ***BENEFITS ORIENTATION***



**STATE EMPLOYEES**



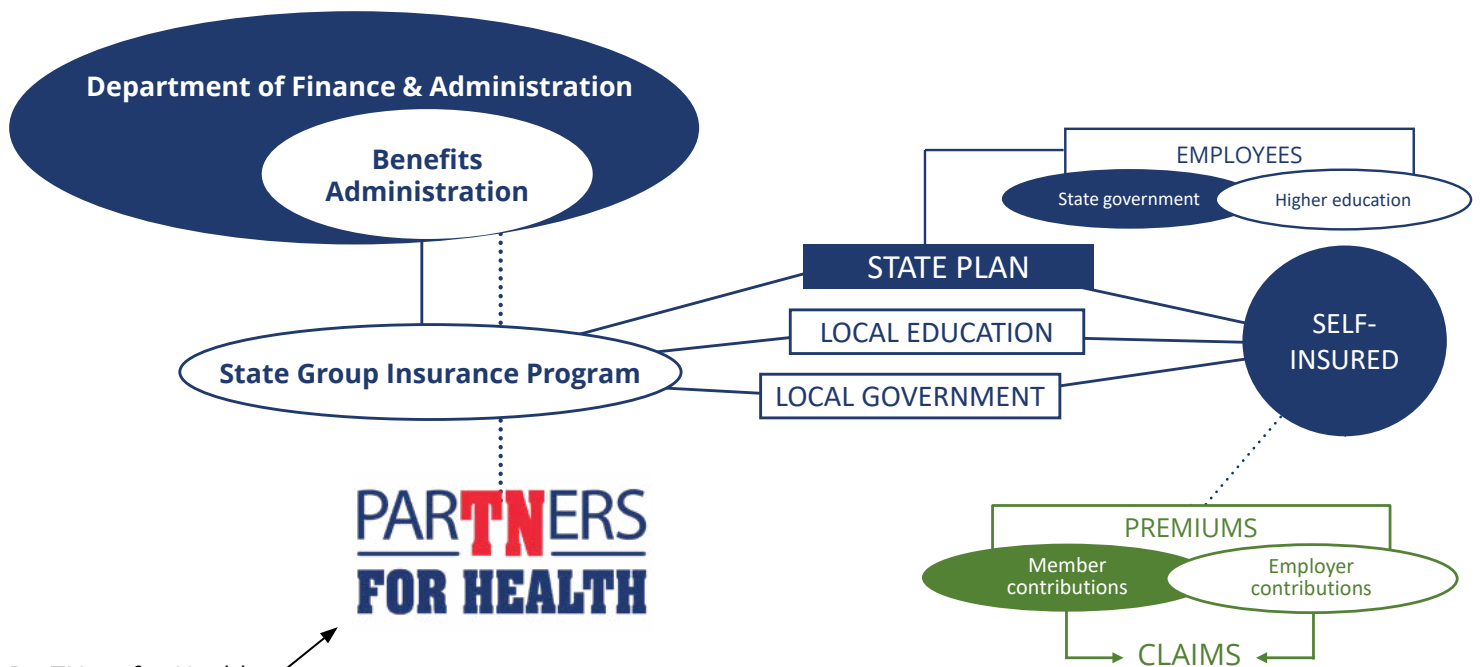


# ParTNers for Health Overview

## About the plan

Benefits Administration, within the Department of Finance & Administration, manages the State Group Insurance Program.

The state pays about 80% of the medical insurance monthly premium for state employees and dependents. This covers medical, behavioral health and pharmacy services.



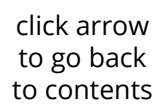
ParTNers for Health is the official logo and website name for Benefits Administration.

**PARTNERS  
FOR HEALTH**



## I. Medical Options

## II. Voluntary Options







# Medical Options



**2023 Health Premiums**



**Health Comparison Chart**

## Pharmacy Benefits

All employees enrolled in medical coverage have pharmacy benefits. The health plan you choose determines your out-of-pocket prescription costs.

### How much you pay depends on:

1. Drug tier
2. Drug quantity
3. Where you get your drugs

## Behavioral Health – administered by Optum

**All health plans** include access to outpatient and facility-based behavioral health and substance use disorder services.

There is not a separate premium, deductible or max-out-of-pocket for behavioral health benefits.

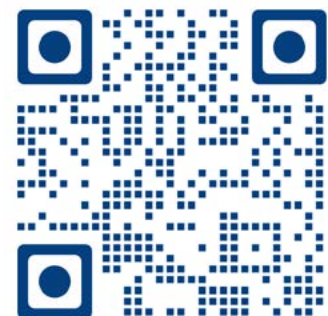
**Talkspace** – talk with a therapist via:

text | audio | video



**Sanvello** – on-demand mobile app to help with:

stress | anxiety | depression

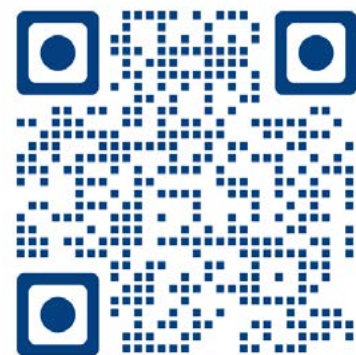


**Behavioral Telehealth page**



**NOTE:** Delta Dental has a waiting period from the member's coverage start date for some services. See the dental comparison chart for more.

Can be found on the ParTners for Health website  
From the homepage:



Scan this code with your  
smartphone to access the  
**dental comparison chart**



# Voluntary Options

## Vision

Two plan options administered by **EyeMed**

### Basic Plan

Offers discounted rates, copays and allowances for services and material.

### Expanded Plan

Provides services and materials with a combination of copays, greater allowances than the basic plan and discounted rates.

### 2023 Active Member Vision Premiums

Tiers	Basic	Expanded
Employee only	\$3.18	\$6.30
Employee + Spouse	\$6.03	\$11.98
Employee + Child(ren)	\$6.35	\$12.60
Employee + Spouse + Child(ren)	\$9.33	\$18.54

## Vision Comparison Chart

Can be found on the ParTNers for Health website

From the homepage:

1. Hover over the **Other Options** tab in the main navigation
2. Click on **Vision**
3. Click on [click here](#) for 2023 comparison of plans' benefits



Scan this code with your smartphone to access the **vision comparison chart**





# Voluntary Options

## Life Insurance

**Basic Group Term Life** and **Accidental Death and Dismemberment Insurance**

### PLEASE NOTE

The amount of Basic Term Life and Basic AD&D insurance begins to **decrease** when you reach age 65.

Your enrolled dependents will have \$3,000 Basic Term Life Insurance and Basic AD&D as a percentage of your Basic AD&D.

- Employees receive **\$20,000** in basic term life insurance and **\$40,000** in basic accidental death and dismemberment insurance paid by the state at no cost to the employee.
- Basic term life insurance coverage will be 1.5X the employee's base annual salary as of Sept. 1 of each year, **even if the employee is not enrolled in health insurance**, to a maximum of \$50,000.
- Employees can **opt out** of the employee-paid basic term life insurance coverage over \$20,000 and basic AD&D coverage over \$40,000 along with dependent coverage.
- Opting out must be done in Edison.  
**This is a permanent choice.**

### Voluntary Term Life Insurance

- Available to purchase for yourself, spouse and child(ren).
- Enrollment is not automatic.
- If you don't enroll when first eligible, you will be required to answer health questions when enrolling in the future.
- The guaranteed issue amount of voluntary life insurance is five times the employee's base annual salary

### Voluntary **Accidental Death and Dismemberment Insurance**

You can buy voluntary AD&D insurance to give additional protection if you or your dependent's death or dismemberment is due to an accident.

New in 2023

Coverage level will no longer be based on salary, and instead be a choice of these amounts:  
\$50,000 | \$60,000 | \$100,000 | \$250,000 | \$500,000

*Dependent coverage level is a percentage of the employee's voluntary AD&D coverage amount.*





# Voluntary Options

## Disability Insurance

*Protects your income if you are unable to work due to illness or injury.*

### Short-term

Replaces a portion of your income during a disability for **up to 26 weeks**.

### Long-term

Replaces a portion of your income during a disability typically longer than 90 - 180 days.

- Enrollees pay **100%** of the premium with after-tax dollars.
- By paying with after-tax dollars, any benefits paid to you will result in a **tax-free benefit**.
- You must use **all** accumulated leave (sick, annual and comp time) **before** your disability payments begin.

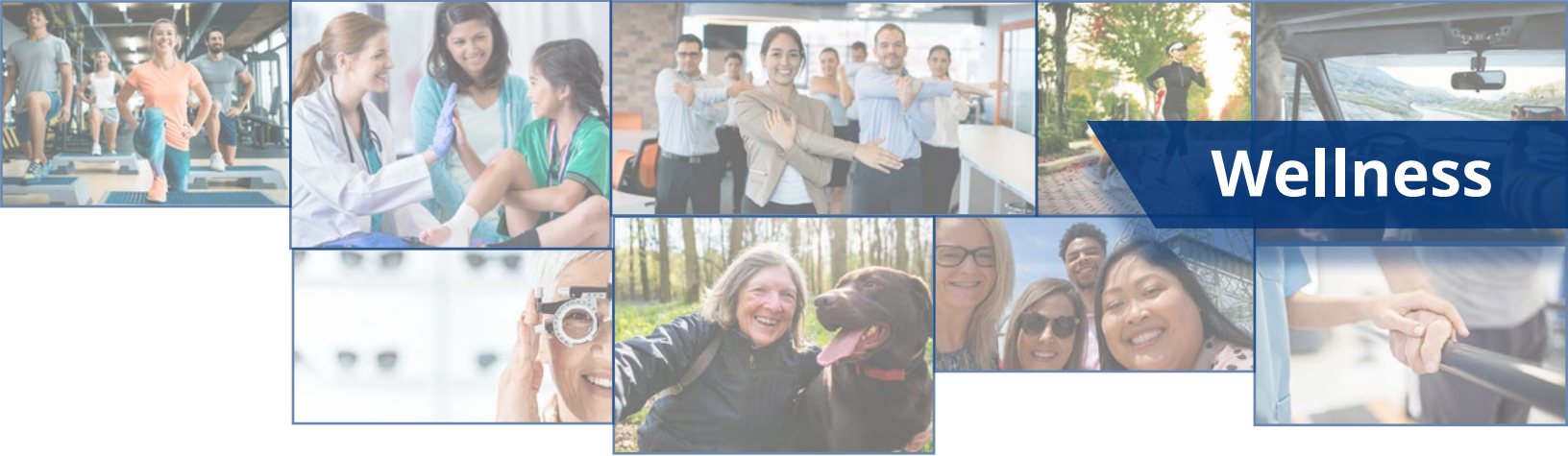


Scan this code with your smartphone to access the **member handbook**

## Flexible Spending Accounts

Medical	Limited Purpose	Dependent Care	Transportation/Parking
<b>PPO members only</b> Used to pay for certain medical, dental, vision and drug costs not covered by insurance	Used to pay vision and dental costs not covered by insurance for CDHP members	Used to pay for after-school care, babysitting fees, daycare and preschool to allow the accountholder to work, attend school, or look for work	Used for work-related commuting and/or parking expenses <b>BUT NOT</b> fuel, oil changes, car repairs
<b>Annual Contribution Limit</b>	<b>Annual Contribution Limit</b>	<b>Annual Contribution Limit</b>	<b>Annual Contribution Limit</b>
\$2,850 per year <b>\$570 can be rolled over</b>	\$2,850 per year <b>\$570 can be rolled over</b>	\$5,000 per household per year or \$2,500 per spouse for married persons filing separately	\$280 <b>per month</b> <i>Claims to BA by April 30 of the next year</i>

**IMPORTANT!** You cannot enroll in both medical **and** limited FSA in the same year.



# Wellness

## Wellness

**ActiveHealth** Management is our **wellness** vendor, and they can **help you** achieve your health **goals**.

Your wellness program includes:

- A health assessment
- One-on-one coaching and group coaching
- Personalized weight management program
- Support for chronic conditions such as asthma, diabetes, COPD
- Help quitting tobacco
- Biometric screenings (**excludes** state plan retirees)
- Web portal and mobile app with access to many other online resources

State employees **not enrolled** in the health plan **have access** to the ActiveHealth web portal and mobile app.



Enrolled state members **and** spouses can earn cash incentives. **Scan** this QR code for the **cash incentive** flyer.

## Employee Assistance Program

Specialists available **24/7** at 855-Here4TN

**Employee Assistance Program** offers help with stress, legal, financial and work-life services

Five **no-cost** counseling sessions per problem, per year, per individual

Check out [here4tn.com](http://here4tn.com) for more info.

Family issues

Dealing with addiction

Child and elder care



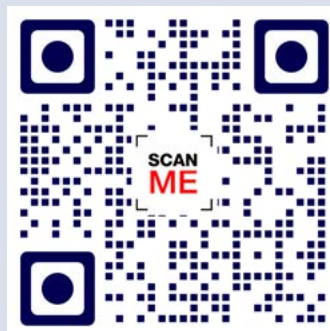


# ParTNers Health & Wellness Center

- Located on the **third floor** of the WRS Tower
- State employees **enrolled** in the State Group Insurance Program
- **Sick visits**, wellness screenings and more
- **Reserved parking** available for scheduled appointments – **upon request**
- **Telehealth** also available with ParTNers Center providers

# Employee Discount Program

- Exclusive discounts from your favorite **brands**
- **30,000** national and local offers
- Designed for your **device** of choice



Scan this code with your  
smartphone to access the  
**Employee Discount Program**

# Working for a **Healthier** Tennessee

Working for a **Healthier Tennessee** is the workplace wellness program for **State of Tennessee** employees. It provides each department with **tools and support** to encourage and enable employees to lead **healthier lives** by focusing on **three key areas**:

Physical activity | Healthy eating | Well-being

The initiative creates a healthy, positive workplace and shows how taking small steps can help employees **achieve their larger goals.**

To learn more visit [tn.gov/wfhtn](https://tn.gov/wfhtn)



# Enrolling in Coverage

## Enrolling in Coverage

- Employee Self Service or Benefit e-Form

**Enrollment must be completed and submitted to BA within 30 calendar days** of your hire date or date of becoming eligible.

The 30 days includes the hire date or other date you become eligible.

## Dependent Documentation

**Spouse** Marriage license + bank statement/mortgage statement/credit card statement/residential lease agreement/property tax statement/first page of most recent federal tax return filed showing "married filing jointly"

### Child(ren)

Biological	Birth certificate	Adopted	Court order
<b>Step</b> Verification of marriage between employee and spouse <b>and</b> birth certificate of child showing the relationship to the spouse			



Scan this code with your smartphone to access the **Dependent Eligibility Documents**

## Enrollment Deadlines

### NEW HIRES:

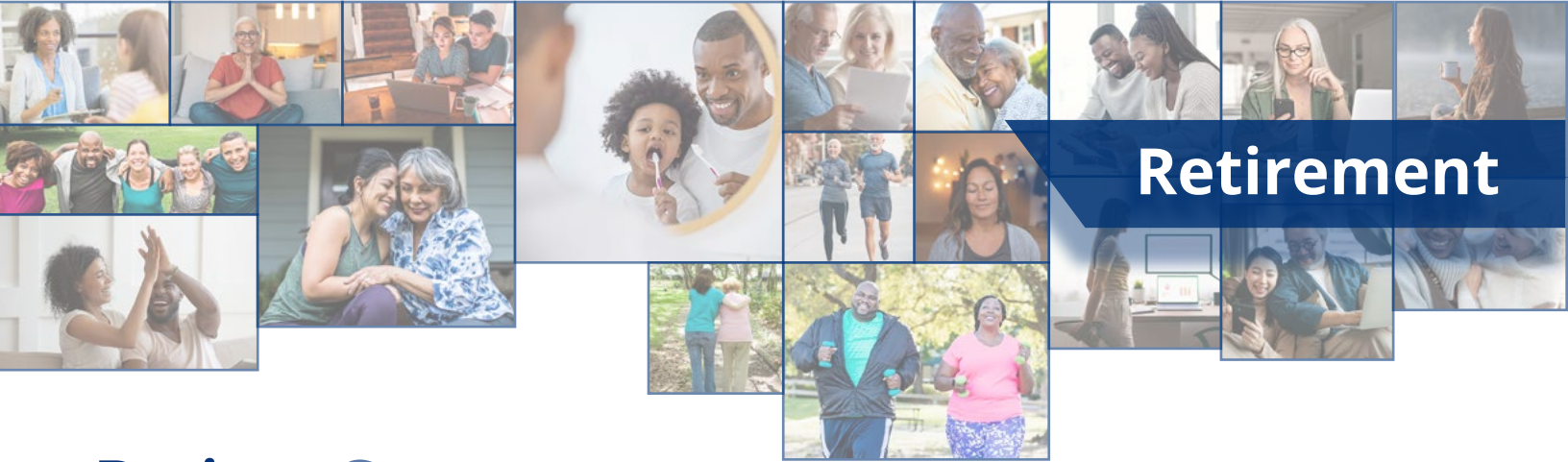
Enrollment must be completed and submitted to BA within **30** calendar days of your hire date or date of becoming eligible. The 30 days includes the hire date or other date you become eligible.

***Enroll as quickly as possible to avoid the possibility of double premium payroll deductions***

### ANNUAL ENROLLMENT:

Gives you a chance to enroll or make changes to your existing coverage, like increasing or decreasing voluntary term life insurance, transferring between health, dental, disability and vision options and cancelling insurance.





# Retirement

## Retiree Group Health Insurance Eligibility

- Be a **Tennessee Consolidated Retirement System** member
- Have a hire date prior to **July 1, 2015**
- Be under 65 years old
- Complete the **Continue Insurance at Retirement** application

### Dependents

- Be under 26 years old & Submit all **dependent verification** documents



## Creditable Service Criteria

Based on continuous insurance coverage **with the state plan** – immediately before end of employment.

Creditable service with a state, higher education or local education agency\* may be combined.

Local government creditable service cannot be combined with other service.

*\*Must be an agency participating with the state group insurance program.*

## The Tennessee Plan

- Supplemental medical insurance for **retirees with Medicare**.
- **UMR** administers The Tennessee Plan's claims.
- Retirees **must** have a hire date prior to **July 1, 2015** with a qualifying employer **and** receive a monthly TCRS pension.
- The Tennessee Plan will **NOT** pay claims if a **Medicare Advantage** plan is taken.
- Prescription drugs are NOT covered.

## Retiree Dental & Vision Eligibility

### Dental

Must receive a monthly TCRS pension to enroll in retiree dental plan.

Retirees can keep dental insurance past the age of 65 for themselves and spouse.

### Vision

Must be enrolled on the retiree group health plan **AND** retiree must receive a monthly TCRS pension.

*For more information visit [tn.gov/partnersforhealth/publications/publications](https://tn.gov/partnersforhealth/publications/publications)*



# Resources

## ✓ We're here to help

 **800-253-9981**

 [benefits.info@tn.gov](mailto:benefits.info@tn.gov)  [tn.gov/partnersforhealth](https://tn.gov/partnersforhealth)

## Online Resources



## ✓ For Retirement

 **800-253-9981** ← Select **Option 2** to speak with a retirement analyst

 [retirement.insurance@tn.gov](mailto:retirement.insurance@tn.gov)

 [tn.gov/partnersforhealth/continuing-insurance-at-retirement](https://tn.gov/partnersforhealth/continuing-insurance-at-retirement)